



IDENTITY THEFT CHECKLIST

Despite your efforts to protect your personal information, you may become a victim of identity theft. This checklist helps identity theft victims document and organize the identity theft reporting process. Simply check the box beside the steps you take in addressing your identity theft.

Credit Bureaus or Consumer Reporting Companies	
	Report your identity theft to one of the three major credit bureaus: Experian, Equifax or TransUnion.
	Provide identifying information to allow a 90-day initial fraud alert to be placed on your credit reports. You may also request an extended seven-year fraud alert, if applicable.
	Upon receipt of confirmation letters from the credit bureaus, request a free copy of your credit report from all of the three credit bureaus.
	Examine your credit reports and notify the credit bureaus of any fraudulent accounts, debts or erroneous information.
	Request that the credit bureaus remove inquiries that have been generated due to fraudulent access and notify those persons who have received your credit report in the last six months.
	If your identity thief is persistent and does not cease to use your identity to obtain credit, you may wish to place a security freeze on your credit reports, if applicable in your state.
	Continue monitoring your credit reports for further fraudulent activity.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
Law Enforcement	
	Report your identity theft to your local police or sheriff's department and to the police department in the community where the crime took place.
	Request that the police issue a police report of identity theft and provide you a copy.
	If your local police department will not issue a report, request that a Miscellaneous Incidents Report be issued instead or contact your state police department.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.

Creditors of Existing and New Accounts	
	Notify creditors of any existing accounts that have been tampered with or any new accounts that have been fraudulently opened in your name regarding your identity theft.
	Request that charges fraudulently made to existing accounts be discharged and that new accounts opened in your name be closed.
	Request that any documentation such as applications or transaction records regarding any fraudulent account activity be provided to you.
	Once the fraudulent activity has been resolved, request letters stating that the accounts have been closed and that debts have been discharged.
	Request that creditors report closed accounts to credit bureaus.
	Request replacement cards with new account numbers for existing accounts.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
Federal Trade Commission	
	File an identity theft complaint with the Federal Trade Commission (FTC).
	Complete an FTC Identity Theft Affidavit for use when dealing with credit bureaus and creditors.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
U.S. Postal Inspection Service	
	If your identity theft involves the fraudulent use of the U.S. mail, notify your local Postal Inspector and request an identity theft report.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
Department of Motor Vehicles	
	If your driver's license or state identification card has been used fraudulently, contact your local DMV to obtain an identity theft report.
	File a complaint regarding your identity theft.
	If another driver's license has been issued in your name, request that a fraud alert be placed on your license.
	Schedule an appointment to change your driver's license number if your number is being used for identification on bad checks or for other fraudulent reasons.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
Social Security Administration	
	Check your Social Security Earnings Record and/or Social Security Statement to determine if the identity thief is using your Social Security Number.

	Contact the Social Security Administration Inspector General to report Social Security benefit, employment or welfare fraud.
	If your Social Security Number Card has been stolen, request a replacement card.
	If your identity theft is very serious, you may want to change your Social Security Number.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
U.S. Department of State Passport Services	
	If your passport was stolen or is being fraudulently used, notify your local U.S. Department of State field office of your identity theft to alert them to anyone ordering a passport fraudulently.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
Telephone Service Provider/Company	
	If an identity thief has fraudulently established or tampered with your cell phone, local or long distance telephone accounts, contact your telephone service provider or company and request that such accounts or cards be cancelled.
	Open new accounts that include a password that must be used when changes are made to your local cell phone and long distance accounts.
	If the fraudulent activity goes unresolved, contact your state Public Utility Commission for local service and the Federal Communications Commission for cell phone and long distance service.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
School/Program for Student Loans	
	If an identity thief has obtained a student loan in your name, notify the school or program that opened the student loan and request that the account be closed.
	Report the fraudulent loan to the U.S. Department of Education.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
Checks, ATM Card or Bank Accounts	
	If your checks, ATM card or bank account information has been lost, stolen and/or used without your permission, contact your bank and close your account. Follow up with a letter reporting the fraudulent activity.
	Open a new account with a new account number and new password.
	Request that your bank notify the check verification company it uses.
	Send a follow-up letter to your bank.

	Report any stolen checks to the check verification companies that retail stores use or contact the major check verification companies. Request that they notify retailers not to accept the checks on your closed account.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
Tax Information	
	If your identity has been stolen and used fraudulently for tax purposes, contact the Internal Revenue Service.
	If you have an unresolved identity theft issue or you have suffered or are about to suffer a significant hardship due to enforcement of the tax laws, contact the IRS Taxpayer Advocate Service.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
Bankruptcy	
	If someone has filed for bankruptcy in your name, notify in writing the U.S. Trustee in the region where the bankruptcy was filed.
	You may want to also file a complaint with the U.S. Attorney and/or the FBI in the city where the bankruptcy was filed.
	You may need to hire an attorney to help prove the bankruptcy filing was fraudulent.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
False Criminal Charges	
	If you are falsely charged with a crime or a traffic violation, file an impersonation report with your police or sheriff's department or the court and confirm your identity. Request that the police take your photograph and fingerprints and make copies of your photo identification documents.
	If the arrest warrant is not issued from the state or county where you live, ask your local police department to forward the impersonation report to the police department in the jurisdiction where the arrest warrant, traffic citation, or criminal conviction originated.
	Keep the clearance letter or certificate of release that you receive from the police department once your name is cleared with you at all times.
	Ask the law enforcement agency to file the record of the follow-up investigation establishing your innocence with the district attorney's office and/or court in the jurisdiction where the crime occurred, so that an amended criminal complaint can be filed.
	Request that the "key name" or "primary name" entered in the criminal database be changed from your name to the imposter's name (or to "John Doe" if the imposter's true identity is not known), with your name noted as an alias.

	To clear your name in court records, contact the district attorney's office in the county where the case was originally prosecuted for assistance. You may also need to hire a criminal defense attorney.
	If the identity thief is apprehended by law enforcement and goes to trial and/or is sentenced, write a victim impact letter to the judge assigned to the case. Contact the victim-witness assistance program in your area for advice on how to effectively impact the legal proceedings.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.
Debt Collectors	
	Request in writing that the debt collection agency stop contacting you.
	Within 30 days after you received written notice of the debt, inform the collection agency in writing that you do not owe the money.
	Send a follow-up letter confirming corrective actions requested and taken.
	File any correspondence or documentation in your own identity theft file.

References for Further Information Regarding Identity Theft

American Association of Retired Persons -

http://www.aarp.org/money/wise_consumer/scams/a2002-10-03-WiseConsumerIdentityTheft.html

Annual Credit Report Request Service- <http://www.annualcreditreport.com>

Better Business Bureau -

<http://www.bbbonline.org/idtheft/complaint.asp>

Federal Bureau of Investigation -

http://www.fbi.gov/publications/financial/fcs_report052005/fcs_report052005.htm#e1

Federal Deposit Insurance Corporation -

<http://www.fdic.gov/consumers/consumer/ccc/theft.html>

Identity Theft Resource Center -

<http://www.idtheftcenter.org/index.shtml>

National Consumers League -

<http://www.nclnet.org/privacy/>

National Fraud Information Center -

<http://www.fraud.org/welcome.htm>

Privacy Rights Clearinghouse -

<http://www.privacyrights.org/identity.htm>

Social Security Administration Online -

<http://www.ssa.gov/pubs/idtheft.htm>

United States Department of Justice –

<http://www.usdoj.gov/criminal/fraud/idtheft.html>

United States Postal Inspection Service -

http://www.usps.com/postalinspectors/idthft_ncpw.htm